

IN THE UNITED STATES PATENT OFFICE

In Re Patent Application of:)	
)	Examiner: Weisberger, Richard C.
)	
Venkatachari Dilip et al.)	Art Unit: 3693
)	
Application No. 09/665,919)	
)	
Filed: September 20, 2000)	
)	
For: METHOD AND APPARATUS FOR)	
IMPLEMENTING FINANCIAL TRASACTIONS)	
)	

MS Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Dear Sir:

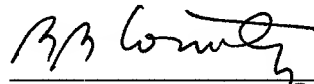
Applicants note the Examiner's reasons for allowance. No inference or conclusion should be drawn that Applicants believe the Examiner's reasons for allowance are the only reasons the claims are patentable. Indeed, the Examiner's statement appears to focus on primary reasons for allowance of the independent claims and no reference is made to other reasons for allowance. Also, no reference is made to any of the dependent claims, which include other and/or additional inventive aspects that are neither taught nor suggested by the prior art. Thus, Applicants interpret the Examiner's statement to be in no way exhaustive relative to either the independent or dependent claims.

Moreover, although Applicants agree with the Examiner's ultimate conclusion that

the inventions, as claimed herein, are patentable over the prior art, there are many inventions described in the above-referenced application that are not claimed herein. Indeed, these inventions may or may not include one, some, or all of the features set forth in the Examiner's statement.

Respectfully submitted,
Courtney Staniford & Gregory & LLP

Date: April 9, 2008



Barbara B. Courtney, Reg. No. 42,442
Tel. 408-342-1902

Courtney Staniford & Gregory & LLP
PO Box 9686
San Jose, CA 95157